

**REMARKS**

Claims 1-37 are pending in the present application. The Official Action mailed December 16, 2004 requires restriction to one of the following alleged inventions:

Group I, claims 1-22, drawn to providing a consumer with credit-related information;

Group II, claims 23-27, drawn to targeted marketing programs; and

Group III, claims 28-37, drawn to monitoring credit reporting.

In response to the Official Action restriction requirement, Assignee hereby elects without traverse, Group I, Claims 1-22, drawn to providing a consumer with credit-related information for further prosecution on the merits. Assignee reserves its rights to pursue claims 23-37 in a divisional or continuing patent application.

**CONCLUSION**

Assignee submits that the foregoing is a complete reply to the Official Action mailed December 16, 2004. Assignee respectfully solicits substantive examination of this application. If the Examiner has any questions regarding this response, please contact the undersigned attorney at 404-815-6048.

Respectfully submitted,



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